

City of Ottawa Illinois Acquisition Project

History of Flooding

Flooding has been a common occurrence in Ottawa, Illinois located 80 miles southwest of Chicago along the Illinois and Fox Rivers. A particular floodplain area of Ottawa experienced biannual flooding, typically lasting three days, with outside water depths anywhere from one to six feet. People living in the neighborhood known as the "Flats" faced evacuation from their homes every few years because of "nuisance" flooding. Losses ranged from personal property damage in basements to severe structural damage of homes and businesses. In some instances, flood insurance helped residents maintain financial solvency. Over the years, many owners of the properties located in the Flats filed multiple claims and have been identified as "repetitive loss" properties with the National Flood Insurance Program (NFIP).

Following unusually heavy mid-July rains in 1996, the City of Ottawa was included in a federal disaster declaration (FEMA-1129-DR-IL) that included 11 counties in northeast Illinois. FEMA coordinated with the Illinois Emergency Management Agency (IEMA) to assist those impacted in the recovery process through Individual and Public Assistance programs. City officials estimated their direct costs for repairs and other service expenses had exceeded \$105,000 following the 1996 flood. This estimate did not include commercial and personal losses throughout the greater Ottawa area.

One Ottawa homeowner related, "I have lived here all of my married life and raised my children in this house. I love my home and we have even gone to the expense to elevate it. But I just can't take it any more. I can't leave this house by boat one more time."

As a result of the 1996 flood, several homes and businesses in the Ottawa Flats were evacuated. After the waters subsided, cleanup operations began and residents returned to their homes to assess damages. A number of homes in the mapped floodplain were damaged more than 50% of pre-flood value and identified as "substantially damaged." Repair needed to include elevating or lifting the structures so that the lowest floor, including basement, would be above the level of the 100-year floodplain. Ottawa drew the attention of FEMA's NFIP staff and the State NFIP Coordinator within the Illinois Department of Natural Resources/Office of Water Resources (IDNR/OWR) since the community of 18,000 had such a high number of repetitive loss properties.

Mitigation Measure Employed

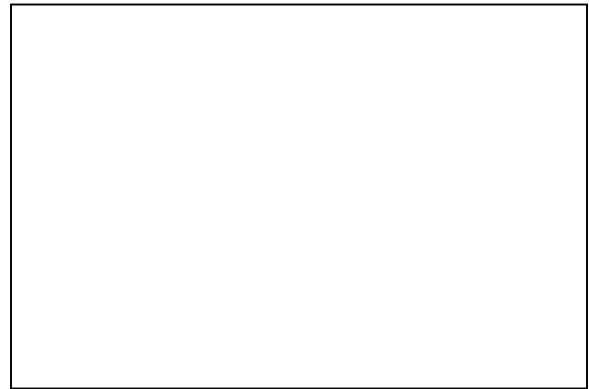
The city of Ottawa did not have funds budgeted to solve the repetitive flooding problem. Owners of substantially damaged buildings were required to elevate their homes or businesses under the City's floodplain ordinance, but many of these owners could not afford to meet the ordinance requirement. When the Hazard Mitigation Grant Program (HMGP) funding was available as a result of the disaster declaration, local officials were eager to become part of an ongoing effort of FEMA and IEMA to acquire the flood prone properties. The properties were purchased at pre-disaster, fair market value, from

willing sellers, with FEMA paying up to 75% of the project cost. The City could only commit to providing 5% of the funding, requiring the final 20% to be absorbed by participating property owners.

The offer was attractive to many of Flats area residents, even with their contribution. A significant increase in interest occurred after a flood struck the Flats in February 1997. In Ottawa, the 1997 flood was worse than the July 1996 flood, however there was not enough damage throughout the county or state to warrant a federal disaster declaration. Homeowners who were previously hesitant to participate in a buyout were now changing their minds. It had become apparent to some residents that their properties were losing value after each flooding event. A major driving force behind the City's effort to encourage the buyout option occurred when two long-time Ottawa residents were appointed to coordinate the project. The presence of their neighbors in the process helped the property owners feel more comfortable during appraisals, offers, and closings.

A New Start

The acquisition program gave residents a new start. The Flats area, once an area filled with structures in varying degrees of disrepair, is now the pride of Ottawa. In addition to boat docks and a river walk, the newly established "Fox River Park" has open play areas and public space for picnics and fishing. The park also has a 9-hole Frisbee disc golf course, which is the site of a Professional Disc Golf national tournament. Disc golf is a popular sport with some Ottawa residents. It involves throwing a flying Frisbee disc into a hole or basket, instead of using a club to hit a ball, as is the case in the traditional golf game.



Disc Golf Course, Fox River Park. FEMA Photo

Ottawa leads the state in reducing the risk of repetitive losses. Of the 33 properties on the NFIP repetitive loss list, 25 have been acquired and cleared, and flood risk of two properties has been reduced following construction of a large levee project. Only six repetitive loss structures remain within the City of Ottawa. Acquisitions accomplished with HMGP funding are helping the city improve and maintain floodplain management compliance and reduce the strain placed on Ottawa's budget after each flooding event.

Continued Success

In April 2004 a tornado disaster (DR-1513) brought FEMA back to Ottawa. Mitigation staff revisited the Flats area to assess the current site conditions. The popularity of the buy-out site, re-named Fox River Park, was apparent. On a warm, sunny, Sunday afternoon, local citizens were seen enjoying all the parks features, especially the disc golf course. The ample open space and river front paths have allowed the city to plan family recreational days, a Civil War Reenactment and Triathlon during the summer months. One park enthusiast who frequently uses the disc golf course was eager to share

his excitement over the park, asking, “When’s the next buyout? We need to expand the course.”